

**ACAMS**  
**Today**  
**Style**  
**Guide**

**2019**

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By following these guidelines, ACAMS can ensure consistency that will result in a timely and informational publication for our readers.

**Contributors'  
Guidelines**

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A

**academic degrees** Lowercase degree if it is followed by the area of focus. For instance: “a master's degree in criminal justice.” If it does not follow the area of focus, capitalize the degree. For instance: Master of Science.

## **ACAMS Advanced AML Audit Certification (CAMS-Audit)**

## **ACAMS Advanced Financial Crimes Investigations Certification (CAMS-FCI)**

## **acknowledgment**

**acronym** Acronyms should be defined. Format: Term spelled out (acronym in parenthesis). Do not place the acronym in quotations. Your article should continue to use only the acronym, once the term is already first introduced.

**act** Capitalize *act* when it is part of the name for a pending or implemented legislation: *the Taft-Hartley Act*.

## **aka**

**apostrophe (')** PLURAL NOUNS NOT ENDING IN S: The alumni's contributions, women's rights  
PLURAL NOUNS ENDING IN S: Add only an apostrophe: the churches' needs, the girls' toys, the horses' food, etc.

NOUNS PLURAL IN FORM, SINGULAR IN MEANING: Only add an apostrophe: General Motors' profits, the United States' wealth, etc.

SINGULAR NOUNS NOT ENDING IN S: Add 's. The church's needs, the girl's toys, the horse's food, the ship's route, the VIP's seat.

SINGULAR PROPER NAMES ENDING IN S: Only add an apostrophe: Achilles' heel, Agnes' book, Hercules' labors, Moses' law.

**Asian, Asiatic** Use *Asian* or *Asians* when referring to people. Some Asians regard *Asiatic* as offensive when applied to people.

## **Association of Certified Anti-Money Laundering Specialists (ACAMS)**

**awards** Capitalize and italicize award names. For instance: *ACAMS Today Article of the Year Award*.

# **B**

## **Bank Secrecy Act (BSA)**

## **Bank Secrecy Act/anti-money laundering (BSA/AML)**

**Bible** Capitalize, without quotation marks. Lowercase *bible* as a nonreligious term: *My dictionary is my bible.*

**bitcoin** Lowercase in all uses except at the start of a sentence.

## **box-ticking**

**brackets** Square brackets should be used for interpolations in direct quotations: “Let them [the poor] eat cake.” They may also be used to break up a point within a parenthesis.

**bullet points** If the bullet point is a complete sentence, end it in a period and capitalize the first letter of the first word. If it is a fragment, leave the bullet point as-is and do not end it with a period.

**Bureau** Capitalize when part of a formal name for an organization or agency (ex., the Bureau of Labor Statistics). Lowercase when used alone.

## **bylaw**

**byline** Bylines are placed at the end of the article. It should be written as follows: first name and last name, CAMS (if you have this designation), title, company, city, state or province, country, email address.

# C

**canceled**

**canceling**

**cannot**

**cash-intensive businesses**

**cash-out**

**cash-out limits**

**Catch-22**

**CDD Final Rule** Capitalize “Rule” when referring to the CDD Final Rule.



**census** Capitalize only in specific references to the *U.S. Census Bureau*. Lowercase in other uses: *The census data was released Tuesday*.

**century** Lowercase and spell out numbers less than 10: *the first century, the 20th century*. For proper names, follow the organization's practice: *20th Century Fox, Twentieth Century Fund*.

## clearing house(s)

## Cliffs Notes

## Cold War

**colon** Capitalize the first word after a colon if it is a proper noun or the start of a complete sentence. (Ex., "He promised this: The company will make good all the losses," or "There were three considerations: expense, time and feasibility").

## combating

**comma** Do not add a comma before the concluding conjunction. For instance: "I have a dog, cat, bird, rabbit and a duck."

**committee** Capitalize when part of a formal name: *the House Appropriation Committee*. Do not capitalize committee in shortened versions of long committee names, for example: *the appropriation committee*.

**composition titles** Italicize all magazines, newspapers, reference books, books, films, TV shows, art, speeches, conferences, etc. However, thesis titles should be in quotes.

## Congress

**contractions** Do not use contractions. For instance, spell out the words: can't, don't, won't, haven't, etc. Only use contractions if there is a contraction within a quote used.

**counter-terrorist financing (CTF)** Use counter-terrorist financing (CTF) or combating the financing of terrorism (CFT).

## crowdfunding

## crowdsourcing

## crypto assets

## crypto finance

## cryptocurrency

**currency** Use the \$ sign to report U.S. dollar amounts. For all other currencies, spell out the name of the currency in parentheses by the equivalent in U.S dollars. For instance: “Japan approved a 1.8 trillion yen (\$18 billion) extra...” When it comes to euros, write out “euros” instead of the euro symbol. When dealing with a dollar currency of a country other than the U.S., use the following abbreviations before the amount: AU\$ (Australian dollars), CA\$ (Canadian dollars), SG\$ (Singapore dollars), NZ\$ (New Zealand dollars), HK\$ (Hong Kong dollars), NT\$ (New Taiwan dollars), ZW\$ (Zimbabwe dollars).

## **currency transaction report (CTR)**

**cyberattack(s)**

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**cyber-attacker**

**cyberattacking**

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**cybercriminals**

**cyber-enabled**

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**cyber fraud**

**cybersecurity**

**cyberspace**

**cyberterrorism**

**cyberterrorist**

**cybertheft**

**cyberthieves**

**cyberthreat(s)**

# D

**data** Treat data as a plural noun. Thus, it should be written as “data are” and not “data is.”

**dates** If it is referencing a paper written by an international government agency use: day, month, year. Other than this, use the preferred style: month, day, year. In addition, always use Arabic figures without: st, nd, rd, th.

**day-to-day**

**decision-maker**

**decision-making**

**Department of Justice (DOJ)**

# E

**e-book**

**e-gold**

**email**

**em dash (—)** An em dash often demarcates a break of thought. Em dashes can be used in place of commas to enhance readability.

**emphasis added** If you are italicizing a particular word or sentence within a quote (in order to emphasize it), write *emphasis added* in brackets. For instance: “The dog went to the park and *found* the missing toy [Emphasis added].”

**enterprise-wide**

**European Union** Use EU with no periods.

**executive branch** Always lowercase.

# F

**façade**

**face to face** Only hyphenate adjective before a noun.

**FARC** First time FARC is introduced it should be listed as *the Revolutionary Armed Forces of Colombia (FARC)*. On subsequent references it should be FARC and not *the* FARC.

**FATF Recommendations** When referring to one of the FATF Recommendations, do not spell out the number. For instance, instead of FATF Recommendation eight, use *FATF Recommendation 8*.

**federal** Lowercase when used as an adjective to distinguish it from state, county, city, town or private entities: *federal assistance, federal court, the federal government, a federal judge*. Capitalize when used as part of a formal name: *the Federal Trade Commission*.

**Fifth AML Directive (5AMLD)**

**financial institutions** JPMorgan Chase & Co. (JPM), Bank of America Corp. (BAC), Citigroup Inc. (C), Wells Fargo & Co. (WFC), Goldman Sachs Group Inc. (GS), MetLife Inc. (MET), Morgan Stanley (MS), etc.

**financial intelligence unit (FIU)**

**fintech**

**footnotes** The footnote superscript should be placed after the punctuation mark. If it is a quoted sentence, place the footnote after the quotation mark. However, if it is only defining a single word in the sentence, the superscript footnote should be placed next to the word.

Citation rules are as follows: First name and last name, source title, and page number(s).

Web sources: First name and last name, "Title of the article," Publishing organization or name of website, publication date and/or access date if available, URL.

Online magazines/newspapers: First name and last name, "title of article," *Name of magazine or newspaper in italics*, publication date and/or access date if available, URL.

**foreign terrorist fighters (FTFs)**

**foreign words** Place foreign words in italics and provide an explanation. For instance: *ad astra per aspera*, a Latin phrase meaning “to the stars through difficulty.”

**formal titles** Only capitalize formal titles if they precede an individual’s name. For example: *Major John Sue* or *John Sue, mayor of...*

**Founding Fathers** Capitalize when referring to the creators of the U.S. Constitution.

**Fourth AML Directive (4AMLD)**

**front line** (n.) **front-line** (adj.)

# G

**General Data Protection Regulation (GDPR)**

**government** Always lowercase, never abbreviate: *the federal government, the state government, the U.S. government.*

**groundbreaking**

*The Guardian*

# H

**headlines** For print publication capitalize only the first word and any proper nouns. For Web publication use up-style: Capitalize the first letter of the first and last words and of all words besides short (fewer than five letters) articles, conjunctions and prepositions. Short verbs, nouns and adjectives are capitalized; for example, in *There Will Be Blood*, (*Be* is capitalized because it is a verb).

**heat map(s)**

**Hezbollah**

**High Intensity Drug Trafficking Area (HIDTA)**

**high-risk**

**higher risk**

**human trafficking** Human trafficking should be lowercased, unless it is the first word of a sentence. In addition, the first time it is introduced write the word followed by: (HT).



**Internet**

**inquire**

**Islamic State group** The group is abbreviated as *IS*. The UN refers to it as ISIL or as it is known by its Arabic name Da'esh.



**know your customer (KYC)**



**labor-intensive**

**League of Nations**

**look-backs**

# M

**money** When referring to money, use numerals. For cents or amounts of \$1 million or more, spell the words cents, million, billion, trillion etc. Examples: \$26.52, \$100,200, \$8 million, 6 cents.

**money laundering reporting officer (MLRO)**

**money services business (MSB)** Also, *MSB* should be preceded by *an* and not *a*.

**multi-** In general, do not use a hyphen with “multi.” For instance, multicolored, multilateral, multimillion, multimillionaire.

**must-have(s)**

# N

**National Slavery and Human Trafficking Prevention Month**

**Nationwide**

**nerve-wracking**

**noncompliance**

**nongovernmental**

**nonprofit**

**nonresident**

**numbers** Everything lower than 10 is spelled out. However, when starting a sentence with a number, the number should always be spelled out.

# O

**OFAC's 50 Percent Rule** OFAC's 50 Percent Rule: When using the proper name, we will capitalize Percent and Rule and spell out percent. When using only 50percent, we will still spell out percent but lowercase the p.

**Office of Foreign Assets Control (OFAC)**

**old-fashioned**

**Osama bin Laden**

**overrepresenting**

# P

**Passport**

**pastor** Lowercase "pastor." Do not use pastor before an individual's name. However, if it appears before a name in a quotation, capitalize it.

**people/persons** Unless it is a direct quote, always use *people* instead of *persons*.

**percentage** When writing percentages, write the number and use the percent symbol, with no space. For example: 10%.

**podcasts** Place quotation marks around podcast titles. For instance, listen to Kieran Beer's podcast, "Financial Crime Matters."

**Policymakers**

**prefixes** Use a hyphen if the prefix ends in a vowel and the word that follows begins with the same vowel. Exceptions: cooperate, coordinate, and double-e combinations such as preestablish, preeminent,



preeclampsia, preempt. Use a hyphen if the word that follows is capitalized. Use a hyphen to join doubled prefixes: sub-subparagraph.

**programming**

# R

**record keeping**

**road map(s)**

**rollout** (n.) **roll-out** (adj.)

# S

**side by side/side-by-side** Use *side by side* if it is an adverb and *side-by-side* if it is an adjective.

**skillsets**

**smash and grab**

**Specially Designated Nationals (SDN) list**

**stand-alone** (adj.)

**state** Lowercase *state* and keep it lowercased in all *state of* constructions: *the state of Maine, the state of Maine and Vermont*, etc.

**statewide**

**step by step/step-by-step** Use *step by step* if it is an adverb and *step-by-step* if it is an adjective.

**stored value card**

**suspicious activity monitoring (SAM)**

**suspicious activity report (SAR)**

## T

**therefor and therefore** *Therefore* means “for that reason,” “consequently,” or “thus,” whereas *therefor* without the E just means “for that” or “for it.” Therefore example: *Therefore, the Court found the evidence unconvincing.* Therefor example: *The applicant must submit the application form and any supporting documentation therefor in two weeks' time.*

**thirdhand**

**time** Use figures except for *noon* and *midnight*. Use a colon to separate hours from minutes: *11 a.m., 1 p.m., 3:30 p.m., 9-11 a.m., 9 a.m. to 5 p.m.*

**titles** Capitalize titles if they are used directly before an individual’s name. For instance: *Executive Vice President Jane Smith.* Lowercase the title if the name and the title are set apart by commas: *Jane Smith, executive vice president, said she loved the conference.*

**toward** Not *towards*.

## U

**under secretary** see titles.

**U.N.** Use this abbreviation for United Nations.

**U.S.** Use this abbreviation for United States.

**unsuspecting**

**up-to-date**

**W**

**watchlist(s)**

**web**

**website**

**well** Hyphenate well- combinations before a noun, but not after: *a well-known judge*, but *the judge is well known*.

**Western**

**whiteboard**

**White House** Also capitalize *White House officials*.

**white paper**

**withdraw** (*verb*) To remove (money) from a bank account; to take (something) back, so that it is no longer available; to take back (someone that is spoken, offered, etc.). For example: *She withdrew \$200 from her checking account* or *They have withdrawn the charges*.

**withdrawal** (*noun*) The act of withdrawing; the process of giving up a narcotic drug, typically accompanied by distressing physical and mental effects. For example: *The general authorized the withdrawal of troops from the fields* or *She experienced symptoms of nicotine withdrawal after she quit smoking*.

**working group(s)**

**worldwide**

**Y**

**years** Use an *s* without an apostrophe to indicate spans of decades or centuries: *the 1890s*, *the 1800s*.  
Always use figures when referring to a span of time, e.g., 1 to 2 years.